

This is the standard definition of Total Disability. The specialty version used for eligible medical and dental occupations is shown on the next page.

Insures against the inability to perform the material and substantial duties of your regular occupation if you are not gainfully employed.

We may waive the physician care requirement in certain situations.

If you die during a continuous period of disability and benefits have been paid for 12 months or more, we will pay your designated beneficiary an additional benefit for 6 months. This benefit is equal to the amount of the benefit payable for the last month of disability.

We will pay you up to a lifetime maximum of 24 months of benefits while you are outside the United States, its possessions and Canada.

We will waive premiums that become due after the earlier of the date on which you were disabled for 90 consecutive days or the date the elimination period was satisfied, for as long as you remain disabled. Premiums that became due and were paid during that period will be refunded.

Definitions (Continued)

Total Disability or Totally Disabled means that due solely to Impairment caused by Injury or Sickness, You are:

1. Before the end of the Regular Occupation Period shown on the Policy Schedule Page:
 - a. Prevented from performing the material and substantial duties of Your Regular Occupation;
 - b. Not Gainfully Employed; and
 - c. Receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment.
2. After the Regular Occupation Period shown on the Policy Schedule Page:
 - a. Prevented from performing any occupation for which You are or become reasonably fitted by Your education, training or experience;
 - b. Not Gainfully Employed; and
 - c. Receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment.

We may waive the requirement of care from a Physician if Your Physician provides documentation acceptable to Us that continued care would be of no benefit to You.

We, Us and Our mean Metropolitan Life Insurance Company.

Write, Written or Writing means a record that may be transmitted by paper or electronic media, and that is consistent with applicable law.

You and Your mean the insured named on the Policy Schedule Page.

Benefits

Monthly Benefit for Total Disability We will pay the Monthly Benefit for Total Disability shown on the Policy Schedule Page while You are Totally Disabled.

This benefit will start to accrue after the Elimination Period. We will pay the benefit while You remain Totally Disabled, but not beyond the Maximum Benefit Period. For periods of less than a month, benefits will be prorated based on a 30-day month.

If You die during a continuous period of Disability after benefits were paid for 12 months or more, an additional benefit, equal to the amount of the benefit payable for the last month of Disability, will be paid to Your beneficiary for each of the first six months after Your death.

Limited Benefit Period While Outside the United States While You are outside the United States, its possessions and Canada, benefits will be paid for a maximum of 24 months for all periods of Disability combined during Your lifetime. This limitation does not apply to any period of time for which You are considered Presumptively Totally Disabled, if the Presumptive Total Disability rider is included in Your policy.

Waiver of Premiums After the earlier of the date:

1. You have been Disabled for a period of 90 consecutive days; or
2. You satisfy the Elimination Period,

We will waive any Premium that becomes due while You remain Disabled. Your policy and its benefits will continue as if the Premium had been paid.

We will also refund any Premium that You paid that became due during the first 90 consecutive days of Disability, or the period during which the Elimination Period was satisfied.

The Premium waived will be based on the frequency of payment in effect on the date Your Disability starts.